

Fill in this information to identify the case:

Debtor 1 Tanya Mack  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the : Eastern District of Pennsylvania  
(State)  
Case number 19-14476-

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK MELLON FKA  
THE BANK OF NEW YORK, AS TRUSTEE  
FOR THE CERTIFICATEHOLDERS OF  
THE CWABS, INC., ASSET-BACKED  
CERTIFICATES, SERIES 2007-8  
Court claim no. (if known): 7-3

Last four digits of any number you use to identify the debtor's account: XXXXXX2639

Date of payment change:  
Must be at least 21 days after date of this notice 12/1/2020

New total payment:  
Principal, interest, and escrow, if any \$481.89

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 256.18

New escrow payment : \$ 244.59

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**Tanya Mack**

First Name Middle Name Last Name

Case number (if known) 19-14476-

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/A. Michelle Hart Ippoliti

Date 10/9/2020

Signature

Print: A. Michelle

Hart Ippoliti

Title Authorized Agent for Creditor

First Name

Middle Name

Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road

Number Street

Roswell

GA

30076

City

State

ZIP Code

Contact phone 678-281-6537

Email Michelle.HartIppoliti@mccalla.com

In Re:  
Tanya Mack

Bankruptcy Case No.: 19-14476-  
Chapter: 13  
Judge:

CERTIFICATE OF SERVICE

I, A. Michelle Hart Ippoliti, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Tanya Mack  
3926 East Grant Street  
Slatedale, PA 18079

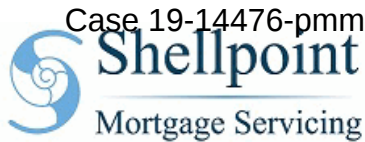
PATRICK J. BEST  
ARM Lawyers  
18 North 8th Street  
Stroudsburg, PA 18360  
*(served via ECF Notification)*

Scott F. Waterman, Trustee  
2901 St Lawrence Ave  
Suite 100  
Reading, PA 19606  
*(served via ECF Notification)*

United States Trustee, U.S. Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106  
*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 10/19/2020 By: /s/A. Michelle Hart Ippoliti  
(date) A. Michelle Hart Ippoliti  
Authorized Agent for Creditor



TANYA MACK  
PO Box 74  
Slatedale PA 18079

Analysis Date: September 30, 2020  
Loan: [REDACTED]  
Property Address:  
3926 East Grant Street  
Slatedale, PA 18079

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Prior Esc Pmt		Escrow Balance Calculation	
	Contractual	Effective Dec 01, 2020		November 01, 2019		
P & I Pmt:	\$237 30	\$237 30	P & I Pmt:	\$237 30	Due Date:	October 01, 2018
Escrow Pmt:	\$0 00	\$244 59	Escrow Pmt:	\$256.18	Escrow Balance:	\$236 92
Other Funds Pmt:	\$0 00	\$0 00	Other Funds Pmt:	\$0 00	Anticipated Pmts to Escrow:	\$4,098 88
Asst. Pmt (-):	\$0 00	\$0 00	Asst. Pmt (-):	\$0 00	Anticipated Pmts from Escrow (-):	\$0 00
Reserve Acct Pmt:	\$0 00	\$0 00	Resrv Acct Pmt:	\$0 00		
Total Payment:	\$237 30	\$481 89	Total Payment:	\$493.48	Anticipated Escrow Balance:	\$4,335 80

Shortage/Overage Information		Effective Dec 01, 2020
Upcoming Total Annual Bills		\$2,935.08
Required Cushion		\$489.18
Required Starting Balance		\$1,222.95
Escrow Shortage		\$0.00

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 489.18. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 489.18 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Nov 2019 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Nov 2019	256.18	0.01			Starting Balance	1,024.73	(8,973 84)
Nov 2019		256.17			* Escrow Only Payment	1,280 91	(8,973 83)
Dec 2019	256.18	0.01			* Escrow Only Payment	1,537 09	(8,717.65)
Dec 2019		256.17			* Escrow Only Payment	1,537 09	(8,461.48)
Jan 2020	256.18	0.01			* Escrow Only Payment	1,793 27	(8,461.47)
Jan 2020		256.17			* Escrow Only Payment	1,793 27	(8,205 30)
Feb 2020	256.18	0.01			* Escrow Only Payment	2,049.45	(8,205 29)
Feb 2020		256.17			* Escrow Only Payment	2,049.45	(7,949.12)
Mar 2020	256.18	0.01			* Escrow Only Payment	2,305.63	(7,949.11)
Mar 2020		256.17			* Escrow Only Payment	2,305.63	(7,692 94)
Apr 2020	256.18	0.01			* Escrow Only Payment	2,561 81	(7,692 93)
Apr 2020		256.17			* Escrow Only Payment	2,561 81	(7,436.76)
May 2020	256.18	0.01	267.54	277.83	* County Tax	2,550.45	(7,714 58)
May 2020			92.63	92.63	* Town Tax	2,457 82	(7,807 21)
May 2020		256.17			* Escrow Only Payment	2,457 82	(7,551 04)
Jun 2020	256.18				* Escrow Only Payment	2,714 00	(7,551 04)
Jun 2020		256.18			* Escrow Only Payment	2,714 00	(7,294 86)
Jul 2020	256.18		1,322.36		* Hazard	1,647 82	(7,294 86)
Jul 2020		256.18			* Escrow Only Payment	1,647 82	(7,038.68)
Aug 2020	256.18		1,391.64	1,431.62	* School Tax	512 36	(8,470 30)
Aug 2020		256.18			* Escrow Only Payment	512 36	(8,214.12)
Aug 2020				1,133 00	* Hazard	512 36	(9,347.12)
Sep 2020	256.18				* Escrow Only Payment	768 54	(9,347.12)
Sep 2020		256.18			* Escrow Only Payment	768 54	(9,090 94)
Oct 2020	256.18				* Anticipated Transactions	1,024.72	(9,090 94)
Nov 2020		4,098.88 <sup>P</sup>				1,024.72	(4,992 06)
	\$3,074.16	\$6,916.86	\$3,074.17	\$2,935.08			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

September 30, 2020

Loan: 0578152639

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	4,335.80	1,222.95
Dec 2020	244.59			4,580.39	1,467.54
Jan 2021	244.59			4,824.98	1,712.13
Feb 2021	244.59			5,069.57	1,956.72
Mar 2021	244.59			5,314.16	2,201.31
Apr 2021	244.59			5,558.75	2,445.90
May 2021	244.59	277.83	County Tax	5,525.51	2,412.66
May 2021		92.63	Town Tax	5,432.88	2,320.03
Jun 2021	244.59			5,677.47	2,564.62
Jul 2021	244.59	1,133.00	Hazard	4,789.06	1,676.21
Aug 2021	244.59	1,431.62	School Tax	3,602.03	489.18
Sep 2021	244.59			3,846.62	733.77
Oct 2021	244.59			4,091.21	978.36
Nov 2021	244.59			4,335.80	1,222.95
	\$2,935.08	\$2,935.08			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 2,935.08. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$244.59
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$244.59

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.